

Controlling Operating Costs

| <i>(Amount in Birr '000)</i> | Dec '01 | Dec '02 | Dec '03 | Dec '04 |
|----------------------------------|---------|---------|---------|---------|
| Interest exp | 4 | 7 | 26 | 81 |
| Loan loss provision exp | - | 22 | 109 | 63 |
| Personnel & admin exp | 627 | 654 | 757 | 878 |
| Ave net loan portfolio (Birr) | 909 | 1,545 | 2,500 | 2,486 |
| Efficiency Ratio | 72% | 44% | 36% | 41% |
| # Active Loans per LO | 202 | 249 | 333 | 232 |

- The trend shows an area to be controlled



Controlling Operating Costs

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Controlling Operating Costs:

Controlling Operating Costs Book Review: Unveiling the Power of Words

In some sort of driven by information and connectivity, the ability of words has be much more evident than ever. They have the ability to inspire, provoke, and ignite change. Such may be the essence of the book **Controlling Operating Costs**, a literary masterpiece that delves deep into the significance of words and their affect our lives. Written by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we shall explore the book is key themes, examine its writing style, and analyze its overall effect on readers.

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